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Express Mail No. ER 168668303, on January 28, 2004 addressed to: Commissioner
for Patents, Alexandria, VA 22313-1450

Rashida A. Karmali 1/28/2004

Rashida A. Karmali

Date:



Docket No. 121.002

#15/D
On
2/11/04**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Asani, Karim

Serial No.: 09/523,789

Art Unit: 3624

Filed: March 13, 2000

Examiner: Waslychak, Steven R.

For: METHOD AND SYSTEM FOR SECURE FINANCIAL TRANSACTION IN
ELECTRONIC COMMERCE

Commissioner for Patents

Alexandria, VA 22313-1450

AMENDMENT Under 37 CFR 1.112

Sir:

In response to the Office Action dated December 30, 2003, with a time period of 30 days or one month to reply, Applicant files this response and amendments, and a diagram with a line showing timing of the complex events and the hardware – as specifically required by the Examiner. No new matter is added.

RECEIVED

FEB 04 2004

GROUP 3600